

Information to identify the case:

Debtor 1	<u>Thomas Paolino</u>	Social Security number or ITIN	xxx-xx-8422
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Leean Paolino</u>	Social Security number or ITIN	xxx-xx-8426
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-10903-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Paolino

Leean Paolino

3/28/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas Paolino
Leean Paolino
Debtors

Case No. 18-10903-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 5

Date Rcvd: Mar 28, 2023

Form ID: 3180W

Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:

Recip ID	Recipient Name and Address
db	#+ Thomas Paolino, P.O. Box 239, Allenwood, NJ 08720-0239
jdb	+ Leean Paolino, P.O. Box 239, Allenwood, NJ 08720-0239
517280427	Audi Financial Services, P.O. Box 5215, Carol Stream, IL 60197-5215
517280436	+ Chase, 710 South Ash Street, Suite 200, Glendale, CO 80246-1969
519006202	Citibank, N.A., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
519006203	+ Citibank, N.A., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, Citibank, N.A., Fay Servicing, LLC 75381-4609
517280443	+ Department of Ed/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
517280444	Hackensack Meridian Health, P.O. Box 650292, Dallas, TX 75265-0292
517280449	JCP&L, P.O. Box 16001, Reading, PA 19612-6001
517384248	+ Jersey Central Power Light, 101 Crawfords Corner Rd, Bldg # 1 Ste 1-511, Holmdel, NJ 07733-1976
517280451	M&T Bank, P. O. Box 3340, Buffalo, NY 14240-3340
517280457	Monmouth Ocean Neurology, 1944 Corlies Ave, Suite 206, Neptune, NJ 07753-4863
517385049	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517280459	Ocean Medical Center, P.O. Box 650292, Dallas, TX 75265-0292
517280460	+ Open MRI of Wall, 1975 State Route 34 Bldg. D, Wall, NJ 07719-9751
517280463	+ RMB, Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7406
517280462	+ Richard Bahadurian, 2519 Highway 35, Building A, Manasquan, NJ 08736-1915
517280472	+ Wall Storage, 1651 Route 34 South, Farmingdale, NJ 07727-3933

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 28 2023 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 28 2023 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Mar 28 2023 20:47:07	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
517280424	Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 21:01:44	American Express, P.O. Box 981535, El Paso, TX 79998-1535
517280421	+ Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 21:01:51	American Express, P.O. Box 981537, El Paso, TX 79998-1537

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Mar 28, 2023

Form ID: 3180W

Total Noticed: 80

517280423	+ Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 21:01:52	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
517280425	+ EDI: CITICORP.COM	Mar 29 2023 00:38:00	American Express /DSNB, 9111 Duke Blvd, Mason, OH 45040-8999
517337234	Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 21:01:50	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517319584	Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 21:01:50	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517280428	+ EDI: TSYS2	Mar 29 2023 00:38:00	Barclay Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
517280429	EDI: TSYS2	Mar 29 2023 00:38:00	Barclaycard, P.O. Box 13337, Philadelphia, PA 19101-3337
517280430	+ EDI: TSYS2	Mar 29 2023 00:38:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
517411810	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 28 2023 20:47:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
517280437	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 28 2023 20:47:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
517280439	+ EDI: CITICORP.COM	Mar 29 2023 00:38:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
517280438	+ EDI: CITICORP.COM	Mar 29 2023 00:38:00	Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
517280440	+ EDI: WFNNB.COM	Mar 29 2023 00:38:00	Comenity Bank / Wayfair, P.O. Box 182789, Columbus, OH 43218-2789
517280441	+ EDI: CRFRSTNA.COM	Mar 29 2023 00:38:00	Credit First N.A./Firestone, 6275 Eastland Rd, Brookpark, OH 44142-1399
517280442	EDI: CRFRSTNA.COM	Mar 29 2023 00:38:00	Credit First N.A./Firestone, P.O. Box 81083, Cleveland, OH 44181
517360918	EDI: CRFRSTNA.COM	Mar 29 2023 00:38:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517377927	+ EDI: CITICORP.COM	Mar 29 2023 00:38:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517280455	+ EDI: CITICORP.COM	Mar 29 2023 00:38:00	Macy, P.O. Box 8052, Mason, OH 45040-8052
517280456	+ EDI: CITICORP.COM	Mar 29 2023 00:38:00	Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
517984560	EDI: Q3G.COM	Mar 29 2023 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517280443	+ EDI: MAXMSAIDV	Mar 29 2023 00:38:00	Department of Ed/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
517403895	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 28 2023 20:48:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
517280445	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 28 2023 20:48:00	Hyundai Motor Finance, 4000 Macarthur Blvd Suite 1000, Newport Beach, CA 92660-2544
517280446	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 28 2023 20:48:00	Hyundai Motor Finance, P.O Box 629027, El Dorado Hills, CA 95762-9027
517280447	EDI: IRS.COM	Mar 29 2023 00:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517280434	EDI: JPMORGANCHASE	Mar 29 2023 00:38:00	Chase, P.O. Box 15123, Wilmington, DE 19850-5123

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Mar 28, 2023

Form ID: 3180W

Total Noticed: 80

517280435	EDI: JPMORGANCHASE	Mar 29 2023 00:38:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5123
517280433	EDI: JPMORGANCHASE	Mar 29 2023 00:38:00	Chase, P.O. Box 24714, Columbus, OH 43224
517280431	EDI: JPMORGANCHASE	Mar 29 2023 00:38:00	Chase, P.O. Box 901003, Fort Worth, TX 76101-2076
517280432	EDI: JPMORGANCHASE	Mar 29 2023 00:38:00	Chase, P.O. Box 901076, Fort Worth, TX 76101-2076
517412568	EDI: JPMORGANCHASE	Mar 29 2023 00:38:00	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517280450	+ Email/Text: JSUMCbankruptcy@hackensackmeridian.org	Mar 28 2023 20:48:00	Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
517401962	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2023 21:01:35	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517280453	Email/Text: camanagement@mtb.com	Mar 28 2023 20:47:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
517297778	+ Email/Text: camanagement@mtb.com	Mar 28 2023 20:47:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
517385049	EDI: MAXMSAIDV	Mar 29 2023 00:38:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517280458	+ Email/Text: bnc@nordstrom.com	Mar 28 2023 20:47:19	Nordstrom / TD Bank USA, P.O. Box 6555, Englewood, CO 80155-6555
517375955	+ EDI: JEFFERSONCAP.COM	Mar 29 2023 00:41:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517391252	EDI: PRA.COM	Mar 29 2023 00:38:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517381595	EDI: Q3G.COM	Mar 29 2023 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517393081	EDI: Q3G.COM	Mar 29 2023 00:38:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517280461	Email/Text: clientservices@remexinc.com	Mar 28 2023 20:47:00	Remex, 307 Wall Street, Princeton, NJ 08540-1515
517280464	+ EDI: CITICORP.COM	Mar 29 2023 00:38:00	Sears Credit Cards, P.O. Box 78051, Phoenix, AZ 85062-8051
517280465	+ EDI: CITICORP.COM	Mar 29 2023 00:38:00	Sears Credit Services, P.O. Box 6283, Sioux Falls, SD 57117-6283
517280466	EDI: RMSC.COM	Mar 29 2023 00:38:00	Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5030
517282825	+ EDI: RMSC.COM	Mar 29 2023 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517280467	+ EDI: RMSC.COM	Mar 29 2023 00:38:00	Synchrony Bank / Care Credit, 200 Crossing Blvd. #101, Bridgewater, NJ 08807-2876
517280468	+ EDI: RMSC.COM	Mar 29 2023 00:38:00	Synchrony Bank / Paypal Smart Conn, P.O. Box 965005, Orlando, FL 32896-5005
517280469	+ EDI: RMSC.COM	Mar 29 2023 00:38:00	Synchrony Bank / Sleepy's, C/O P.O. Box 965036, Orlando, FL 32896-0001
517945014	^ MEBN	Mar 28 2023 20:45:13	U.S. Bank National Association as Legal Title

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Mar 28, 2023

Form ID: 3180W

Total Noticed: 80

519787025	^	MEBN		Mar 28 2023 20:46:43	Trus, PO Box 814609, Dallas, TX 75381-4609
519787024	^	MEBN		Mar 28 2023 20:46:43	U.S. Bank Trust National Association,, as Trustee of the BKPL-EG Basket Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305, U.S. Bank Trust National Association,
519356635	^	MEBN		Mar 28 2023 20:46:44	U.S. Bank Trust National Association,, as Trustee of the BKPL-EG Basket Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
519356634	^	MEBN		Mar 28 2023 20:46:44	US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank Trust NA, SN Servicing Corporation 95501-0305
517280426		Email/Text: vci.bkcy@vwcredit.com		Mar 28 2023 20:47:00	US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
517323801	+	Email/Text: VWBKNotices@nationalbankruptcy.com		Mar 28 2023 20:47:00	Audi, Audi Financial Services, P.O. Box 3, Hillsboro, OR 97123-0003
517280471	+	EDI: VERIZONCOMB.COM		Mar 28 2023 20:47:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517280470		EDI: VERIZONCOMB.COM		Mar 29 2023 00:38:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
517364357	+	EDI: WFFC2		Mar 29 2023 00:38:00	Verizon, P.O. Box 4846, Trenton, NJ 08650-4846
517280473	+	EDI: WFFC2		Mar 29 2023 00:38:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
				Mar 29 2023 00:38:00	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335
TOTAL: 64					

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517280448	*	Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527
517280454	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, P.O. Box 1288, Buffalo, NY 14240
517280452	*	M&T Bank, P.O. Box 3340, Buffalo, NY 14240-3340
517945015	*	U.S. Bank National Association as Legal Title Trus, PO Box 814609, Dallas, TX 75381-4609
517280422	##+	American Express, 4315 S 2700 W, Salt Lake City, UT 84129-2127

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Mar 28, 2023

Form ID: 3180W

Total Noticed: 80

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the BKPL-EG Basket Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vera Fedoroff	on behalf of Joint Debtor Leeann Paolino vf@legalmattersnj.com
Vera Fedoroff	on behalf of Debtor Thomas Paolino vf@legalmattersnj.com

TOTAL: 8